

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Juanito D. Algoso, Jr  
Debtor

Case No. 13-01389-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: DDunbar  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 40

Date Rcvd: Nov 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2017.

db +Juanito D. Algoso, Jr, 4614 Berlkley Street, Harrisburg, PA 17109-4403  
4280242 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Home Depot, Processing Center, Des Moines, IA 50364)  
4280240 +Dauphin County Tax Claim Bureau, 1st Fl- Dauphin Co Admin Building, PO Box 1295, Harrisburg, PA 17108-1295  
4307235 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410  
4300992 +M&T Bank, PO BOX 1508, Buffalo, New York 14240-1508  
4318708 +MT Bank, 80 Holtz Drive, Cheektowaga NY 14225-1470  
4282423 +RBS Citizens, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321  
4280239 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: Citizens Bank, PO Box 18204, Bridgeport, CT 06601)  
4333142 eCAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bncmail@w-legal.com Nov 13 2017 19:00:47 TD Bank USA, N.A.,  
C/O Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
4280228 +EDI: AMEREXPR.COM Nov 13 2017 19:03:00 American Express, PO Box 1270,  
Newark, NJ 07101-1270  
4343382 EDI: BECKLEE.COM Nov 13 2017 19:03:00 American Express Bank FSB, c/o Becket and Lee LLP,  
POB 3001, Malvern PA 19355-0701  
4280229 EDI: BANKAMER.COM Nov 13 2017 19:03:00 Bank of America, PO Box 15019,  
Wilmington, DE 19886  
4280230 EDI: BANKAMER2.COM Nov 13 2017 19:03:00 Bank of America, PO Box 15726,  
Wilmington, DE 19886  
4280235 +EDI: TSYS2.COM Nov 13 2017 19:03:00 Barclays, PO Box 13337, Philadelphia, PA 19101-3337  
4280236 EDI: HFC.COM Nov 13 2017 19:03:00 Best Buy, PO Box 15524, Wilmington, DE 19850  
4280237 +EDI: HFC.COM Nov 13 2017 19:03:00 Boscovs, PO Box 4274, Reading, PA 19606-0674  
4280238 +EDI: CAPITALONE.COM Nov 13 2017 19:03:00 Capital One Bank, PO Box 71083,  
Charlotte, NC 28272-1083  
4343984 EDI: BL-BECKET.COM Nov 13 2017 19:03:00 Capital One NA, c/o Becket and Lee LLP,  
POB 3001, Malvern PA 19355-0701  
4291411 +EDI: BASSASSOC.COM Nov 13 2017 19:03:00 Capital One, N.A., Bass & Associates, P.C.,  
3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083  
4280241 EDI: DISCOVER.COM Nov 13 2017 19:03:00 Discover, PO Box 15251, Wilmington, DE 19886  
4283148 EDI: DISCOVER.COM Nov 13 2017 19:03:00 Discover Bank, DB Servicing Corporation,  
PO Box 3025, New Albany, OH 43054-3025  
4280243 EDI: IRS.COM Nov 13 2017 19:03:00 Internal Revenue Service, PO Box 21126,  
Philadelphia, PA 19114  
4320685 EDI: JEFFERSONCAP.COM Nov 13 2017 19:03:00 Jefferson Capital Systems LLC, PO Box 7999,  
SAINT CLOUD MN 56302-9617  
4280244 +EDI: CBSKOHLS.COM Nov 13 2017 19:03:00 Kohls, PO Box 2983, Milwaukee, WI 53201-2983  
4280245 +EDI: RMSC.COM Nov 13 2017 19:03:00 Lowes, PO Box 530914, Atlanta, GA 30353-0914  
4280246 E-mail/Text: camanagement@mtb.com Nov 13 2017 19:00:33 M&T BANK, 1100 WEHRLE DRIVE,  
2ND FLOOR, Buffalo, NY 14221  
4298842 E-mail/Text: camanagement@mtb.com Nov 13 2017 19:00:33 M&T Bank, P.O. Box 1288,  
Buffalo, NY 14240  
4334561 +EDI: OPHSUBSID.COM Nov 13 2017 19:03:00 OAK HARBOR CAPITAL VII, LLC,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
4280248 +EDI: RMSC.COM Nov 13 2017 19:03:00 Old Navy, PO Box 981400, El Paso, TX 79998-1400  
4335459 EDI: PRA.COM Nov 13 2017 19:03:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4280250 +EDI: SEARS.COM Nov 13 2017 19:03:00 SEARS, PO BOX 183081, Columbus, OH 43218-3081  
4280249 +EDI: RMSC.COM Nov 13 2017 19:03:00 Sams Club, PO Box 530942, Atlanta, GA 30353-0942  
4314211 +E-mail/Text: bncmail@w-legal.com Nov 13 2017 19:00:47 TD BANK USA, N.A.,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
4280251 +EDI: WTRRNBNK.COM Nov 13 2017 19:03:00 Target, PO Box 673, Minneapolis, MN 55440-0673  
4280252 +EDI: RMSC.COM Nov 13 2017 19:03:00 Wal-Mart, PO Box 981400, El Paso, TX 79998-1400  
4280253 +EDI: WFFC.COM Nov 13 2017 19:03:00 Wells Fargo, P.O. Box 5185,  
Sioux Falls, SD 57117-5185  
4291649 EDI: WFFC.COM Nov 13 2017 19:03:00 Wells Fargo Bank, N.A.,  
dba Wells Fargo Dealer Services, P.O. Box 19657, Irvine, CA 92623-9657  
4333144 EDI: ECAST.COM Nov 13 2017 19:03:00 eCAST Settlement Corporation, POB 29262,  
New York NY 10087-9262, eCAST Settlement Corporation, POB 29262, New York NY 10087-9262  
4333141 EDI: ECAST.COM Nov 13 19:03:00 eCAST Settlement Corporation, POB 29262,  
New York NY 10087-9262

TOTAL: 31

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

District/off: 0314-1

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Total Noticed: 40

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cr\* +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200,  
Tucson, AZ 85712-1083  
cr\* ECAST Settlement Corporation, POB 29262, New York, NY 10087-9262  
cr\* ECast Settlement Corporation, PO Box 28136, New York, NY 10087-8136  
4280231\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, PO Box 15726, Wilmington, DE 19886)  
4280232\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, PO Box 15726, Wilmington, DE 19886)  
4280233\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, PO Box 15726, Wilmington, DE 19886)  
4280234\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, PO Box 15726, Wilmington, DE 19886)  
4320785\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,  
SAINT CLOUD MN 56302-9617)  
4280247\* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 1100 WHERLE DRIVE, WILLIAMSVILLE NY 14221-7748  
(address filed with court: M&T BANK, 1100 WEHRLE DRIVE, 2ND FLOOR, Buffalo, NY 14221)  
4492177\* eCAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136  
4492176\* eCAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136  
4333143\* eCAST Settlement Corporation, POB 29262, New York NY 10087-9262

TOTALS: 0, \* 12, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 15, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2017 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor M&T Bank ASwartz@mwc-law.com, ecfmail@mwc-law.com  
Bass and Associates PC on behalf of Creditor Capital One, N.A. ecf@bass-associates.com  
Charles J DeHart, III (Trustee) dehartstaff@pamdl3trustee.com, TWecf@pamdl3trustee.com  
James Warmbrodt on behalf of Creditor M&T Bank bkgroup@kmllawgroup.com  
John Michael Steidle on behalf of Creditor Citizens Bank, N.A. f/k/a RBS Citizens, N.A.  
jmsteidle@burnswhite.com, lmquinn@burnswhite.com; drevanchock@burnswhite.com; creeves@hunton.com  
Joshua I Goldman on behalf of Creditor M&T Bank bkgroup@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Melanie Walz Scaringi on behalf of Debtor 1 Juanito D. Algoso, Jr kelly@scaringilaw.com,  
melanie@scaringilaw.com  
Thomas I Puleo on behalf of Creditor M&T Bank tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 9

**Information to identify the case:**

Debtor 1 Juanito D. Algoso Jr  
First Name    Middle Name    Last Name

Debtor 2  
(Spouse, if filing)  
First Name    Middle Name    Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:13-bk-01389-RNO**

Social Security number or ITIN **xxx-xx-0659**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

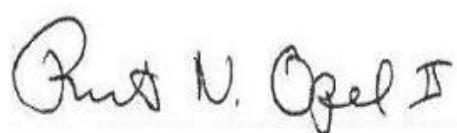
**Order of Discharge****12/15**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Juanito D. Algoso Jr

**By the  
court:**

November 13, 2017



Honorable Robert N. Opel  
United States Bankruptcy Judge

By: DDunbar, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**